

## SEACOAST COMMERCE BANK

	CPP Disbursement Date 12/23/2008	Cert 57428	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$104	\$130	24.6%		
Loans	\$76	\$109	42.8%		
Construction & development	\$3	\$3	5.9%		
Closed-end 1-4 family residential	\$2	\$2	-0.1%		
Home equity	\$1	\$2	40.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$14	\$8	-42.6%		
Commercial real estate	\$49	\$87	78.8%		
Unused commitments	\$7	\$12	86.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$8	-59.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$1	-73.6%		
Cash & balances due	\$1	\$10	1114.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$96	\$116	21.5%		
Deposits	\$95	\$93	-1.6%		
Total other borrowings	\$0	\$19			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$8	\$13	60.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	10.5%	--		
Tier 1 risk based capital ratio	10.8%	16.6%	--		
Total risk based capital ratio	12.1%	17.9%	--		
Return on equity <sup>1</sup>	-108.1%	40.5%	--		
Return on assets <sup>1</sup>	-9.7%	4.0%	--		
Net interest margin <sup>1</sup>	3.6%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	78.5%	271.0%	--		
Loss provision to net charge-offs (qtr)	196.4%	4000.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	6.8%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	4.2%	0.0%	--
Closed-end 1-4 family residential	6.4%	2.5%	0.0%	0.0%	--
Home equity	9.4%	0.0%	0.0%	-0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.8%	0.5%	3.9%	0.2%	--
Commercial real estate	4.3%	1.0%	1.3%	0.0%	--
Total loans	4.1%	0.9%	1.8%	0.0%	--